#### **Affordable Care Act**

## MEDICAID

## **OPTIONS**



The mission of the Department of Health Care Finance is to improve health outcomes by providing access to comprehensive, cost-effective and quality health care services for residents of the District of Columbia.

### What is Medicaid?

- Joint Federal/State program
- Provides health care coverage for low-income and disabled individuals and families
- Every state has a unique Medicaid program
- Medicaid covers many services to include doctor visits, hospital care, prescriptions, mental health services, transportation and other services
- 1 out of every 3 District residents receive quality health care through Medicaid.



#### Medicaid Under the ACA

#### Expands Access to Affordable Coverage

- Creates new eligibility group for childless adults aged 19-64 with income up to 133% of the Federal Poverty Level (FPL)
  - -Implemented July 2010
- Creates new mandatory eligibility group for foster care youth who age out of the system – they will be eligible for Medicaid coverage up to age 26
  - -Effective January 1, 2014



# Medicaid Under the ACA: Simplifies Medicaid and CHIP

 Replaces complex income rules in place today for non-disabled parents, children, pregnant women, and childless adults

 Modernizes eligibility verification rules to rely primarily on electronic data

Passive renewals-Effective April 2014



#### New Income and Household Rules

- New rules to determine income and household size(MAGI)
  - You do not have to file taxes in order to receive Medicaid
- Rules put people in one of three categories
  - Adult tax filer: Your household includes you, your spouse, and any tax dependents
  - Tax dependents: Your household is the same as the person claiming you (with some limited exceptions)
  - Non-filers: Your household includes yourself and (if living with you) your spouse, children (natural, adopted, or step), and, if under 19, any siblings also under 19
- The income of all tax filers included in your household is counted towards your MAGI amount



## Income Levels for Medicaid

There is no asset or resource test Across the board 5% income disregard Uses MAGI income methodology

- Parent/caretaker and Childless adults (age 21-64):
   200% FPL
- Family: 200% FPL
- Pregnant women and Children: 300% FPL

Threshold in FPL	For 1 person household, monthly	For 2 person household, monthly	For 3 person household, monthly	For 4 person household, monthly
200	\$1,915	\$2,585	\$3,255	\$3,925
300	\$2,873	\$3,878	\$4,883	\$5,888



#### **Individuals Receiving Medicare: Extra Help**

- District residents can apply for the QMB program to help with Medicare premiums and cost-sharing. The program also helps pay for Medicare Part D prescriptions.
- QMB Plus enrollees also receive full Medicaid benefits
- To enroll in either program, you must
  - Be eligible for Medicare Part A
  - Be a District resident
  - Be at or below the income threshold

Program	Income threshold (FPL)	Income threshold (dollars)
QMB Plus	100% FPL	\$958.00
QMB	300% FPL	\$2,873.00

Income thresholds for DC QMB and QMB Plus Programs for 2013



#### DC Healthcare Alliance

- The Healthcare Alliance is a locally funded for individuals not eligible for Medicaid
- 200% FPL

Threshold in FPL	1 person	2 person	3 person
200% FPL	\$1,915	\$2,585	\$3, 255

- A face-to-face interview is required at initial application and renewal Alliance coverage
- Does <u>not</u> meet minimum essential coverage (MEC) requirements



### What you Need to Know: Recap

- If you have Medicaid or Medicare, you do not have to do anything on October 1, 2013.
- Coverage for current beneficiaries will continue just as before.
- Streamlined application and renewal process
  - Can apply online, by phone, in person, by fax and by mail
  - Effective April, 2014: Passive renewals
- Resources are available to help you!



## Questions?

#### For further information, please contact:

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#### **Affordable Care Act**

## ELIGIBILITY

OPTIONS



# Current Application Process You can immediately apply for Medicaid

- 1. Fill out an application
- Mail or fax the application and supporting documents to an ESA Service Center
- 3. ESA has up to 45 days to decide eligibility

 For Forms and Service Center Locations
 Call - (202) 724-5506

#### Service Centers Locations:

- Anacostia: 2100 Martin Luther King, Jr. Ave, SE
- <u>Congress Heights</u>: 4001 S. Capitol St., SW
- <u>Fort Davis</u>: 3851 Alabama Avenue,
   SE
- <u>H Street</u>: 645 H Street, NE
- <u>Taylor Street</u>: 1207 Taylor St., NW



## **Future Application Process**

Effective October 1, 2013:

- Online
- By phone
- By mail, fax, or email
- With a community assistor or broker
- In-person with a DHS social service representative

Many ways to apply - "No wrong door"











## **How Do You Apply?**

#### For Individuals/Families

- Online
- By phone
- By mail, fax, or email
- With a community assistor or broker
- With a DHS social service representative

# Will The Application Process Be Different?

#### YES!

- My Account- status of case, notifications and account information
- Real time eligibility determination for most
- Streamlined medical insurance application
- Electronic and paper applications and notices
- Digital imaging- scan and upload or fax documents
- Online and live help 24/7



### **Things You Should Know**

- If you are already receiving Medicaid you do not have to do anything different on October 1, 2013.
- October 1, 2013- September 30, 2014 you will have to submit a separate application for Medical insurance than for other public benefits.
- In order to receive help with paying your insurance premiums, you must request financial help for insurance on the online application.

## **Things You Should Know**

- If you are not receiving Medicaid your eligibility will be determined under the new Medicaid rules
- In Fiscal Year 2015 -DHS will add all benefit programs- Only enter information 1 time
- In Fiscal Year 2016 there is a plan to add child care subsidy, LIHEAP, and WIC